



ECONOMIC THEORY IN ISLAM

UNIT: 21

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ISLAMIC CORRESPONDENCE COURSE

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FOREWORD

Muslim communities all over the world are faced with a variety of challenges in their Dawah activities. One major challenge relates with the area of education. It is not easy to develop, in every community, an educational institution which may provide professional assistance and back up to members of community in acquiring Islamic knowledge and information. In some Muslim communities full time educational institutions have been established. In others, educational needs of the community are met through weekend programmes, seminars, symposia and other such activities.

Some Muslim communities have given serious thought to programmes of distance teaching, however, such programmes have not been materialized with proper know-how and professional assistance.

The Dawah Academy, at a humble level, is in the process of developing a series of correspondence courses in English and other languages. In order to develop a suitable introductory course on Islam as the way of life, we are introducing, at this point, material selected from existing Islamic literature.

Our next step will be to produce our own material in view of the needs of Muslim communities in various parts of the world. This will have two levels: first general level and second a post-graduate course on Islam. The present selection from Islamic literature deals with first level. This covers a variety of topics dealing with Islam as a complete way of life. We hope this course will provide initial information on important aspects of Islam.

We will greatly appreciate critical comments and observations of participants on this course. This will help us in development of our own material for both levels of study. Please do not hesitate to write to us if you have some suggestions to improve the material or methodology. Address all your observations at the following:

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Economic Theory in Islam

A treatment of economic theory is perhaps the most essential part of any discussion of social justice, and it may be that many readers have thought the promise of this book slow of realization as they have read through the opening chapters to this point. But this delay has been deliberate; for social justice in Islam is a greater thing than mere economic theory, as we have already seen, and it seemed necessary first to discover the general teaching of Islam on social justice. It was necessary also to discuss the nature, the foundations, and the methods of this justice in the broadest sense. And only now are we ready to turn to the matter of money itself, though it is this matter that takes pride of place in the materialistic philosophies which emphasize the economic values at the expense of all others.

Islam enters the field of economic theory under the influence of its universal philosophy, and guided by its general ideology. Its interests are the welfare of the individual and the ensuring of the welfare of society. In these interests it holds a position of doing injury neither to the individual nor to society; it does not oppose human nature, nor on the other hand does it seek to impede the fundamental customs and the high and far-reaching objectives of life.

In order to implement this ideal Islam makes use of its two fundamental methods: legislation and exhortation. By the former it achieves the practical objective of being responsible for the maintenance of a healthy community, capable of growth and improvement; by the latter it aims at raising men above the level of instinct to achieve a more developed form of life. Its objective is to improve life in general to that ideal state which admittedly all men cannot achieve under all conditions, but to the height and perfection of which Islam ever keeps the way open.

First, then, we shall discuss one illustration, the matter of property, and after that we shall proceed to treat of economic theory in detail.

Islam has always laid one duty upon property, and that is the payment of the poor-tax; this is the one ground on which a ruler may use force against his subjects, if they withhold this tax, and similarly it is the one thing which he can impose on them by legal right, because his powers cover such imposition. Further, Islam has given to a ruler the right of exacting in addition to the poor-tax as much as will prevent hardship and do away with penury and preserve the well-being of the Muslim community. This, when there is need of it, is a right similar to that of the poor-tax, a right whose use depends on the communal welfare and on the justice of the ruler.

So far the law can go; thereafter exhortation has commended to the people the practice of getting rid of all money, expending it entirely in the way of Allah. This is the meaning of the tradition related by Abu-Dharr concerning Muhammad (pbuh), as follows: The Messenger of Allah went out one day in the direction of Uhud, and I went with him. He said, "Abu-Dharr," and I answered, "At your service, O Messenger of Allah." He said, "The greatest shall be the least on the Day of Resurrection, except for the man who spends thus and thus"; and he gestured to right and left, in front and behind; "And little indeed shall they be." Afterwards he said, "Abu Dharr." and I replied, "Yes, Messenger of Allah; you are dearer to me than my father and mother." He said, "It gives me pleasure to have something such as my possessions at Uhud, which I can expend in the way of Allah, so that when I die I shall leave only two pennies' worth of it." I said, "Nay, but rather you should leave two thousand, O Messenger of Allah." He replied, "No; it will be but two pennies' worth." Then he added, "Abu Dharr, you desire the most, I the least."

So when Muhammad (pbuh) came to the last hour to which all men must come, when he was acutely ill and near to death, he remembered that he had six or seven pounds in his possession. He commanded his household to give this away in alms; but immediately a fainting fit overtook him, so that his household were too busy attending him to carry out his order. When he recovered from his faint, the first thing he asked was, "What has happened to that money?" Discovering that it had not yet been given away, he fell into a fit of anger and commanded that A'isha be brought in; then he took the money in his hand, saying, "How could Muhammad face his Lord if he were to meet Allah with these in his possession?" And at once all the money was given as alms.

Thus there are these two things, legislation and exhortation, which together are the groundwork of economic theory, as they are the groundwork of all Islamic theory.

And now we may start on our detailed explanatory study.

The Right of Individual Possession

Islam ratifies the right of individual possession--by legal means of acquisition which will shortly be explained--and to this ratification it adds the corollaries which will ensure this right to its possessor. It guards him from theft, from being plundered or robbed, and from being cheated by any means whatever. To accomplish all this, it lays down restrictive legislation; but in addition it provides reformatory exhortations to prevent men coveting what is not their own, but belongs to other people. Upon the same basis are laid the other corollaries, such as the right to dispose of personal property by sale or mortgage or contract, by presentation or bequest or legacy. And so on through all the legal methods of property disposal and all the customary means of relinquishing money.

There is nothing else similar to this clear and definite ratification of such rights, as it is made by Islam. "Men shall have a portion of what they have earned, and woman shall have a portion of what they have earned." "Give to orphans their money, and do not exchange the good for the evil." "As for the wall, it belonged to two orphan youths in the town, and under it was a treasure belonging to them. Their father was a worthy man, and your Lord wishes that they might reach full age before finding out their treasure as a mercy from your Lord."

The stern Islamic punishment for theft is an indication of the sanctity of this right of possession, of the way in which it is guarded, and of the necessity for preventing its being infringed. "As for the thief, man or woman, cut off their hands as a recompense for what they have piled up—a chastisement from Allah." Or in the case of rape, the man who perpetrates such a crime is excommunicate and accursed; the Messenger of Allah said: "Whoever violates the marriage bond on the earth shall have seven earths hung about his neck." And the same with plundering: "He who plunders is not one of us." "Surely no man's property is lawful for you, save only with the good will of the owner." "Every Muslim is sacrosanct to every other Muslim—his blood, his honor and his property."

Similar to the right of possession is that of receiving and giving an inheritance. "Men shall have a portion of what their parents and their near relatives leave; and women shall have a portion of what their parents and their near relatives leave." "Allah commands you concerning your children that a boy shall receive the same share as two girls." "They will ask you for a decision. Say: Allah gives you a decision about relationships. If a man dies without a son and if he has a sister, then she shall have half of what he leaves...etc."

This ratification of the right of individual possession and the guarding of it ensure an equality between effort and recompense. This is over and above the fact that it is in accordance with human nature and in

agreement with the fundamental inclinations of man's soul; for it is with these inclinations that Islam reckons when it establishes its whole social system. But at the same time this conception is in accordance with the welfare of society, because it encourages the individual to give his utmost to the advancement of life.

Every man is created with a natural love of wealth for its own sake; "Verily the love of wealth is strong." He is naturally endowed with a love of possession, and with a niggardliness of what he possesses: "Say: If you had possessed the treasures of the mercy of my Lord, then you would have been gripped by the fear of spending." "And souls are near to avarice." There is no harm in the competition which arises from these natural inclinations; for it encourages every man to give of his best so that he is zealous to work and to earn; and such work he both wants and needs. He is not conscious of being forced to work, and hence he does not expend his labor grudgingly or hopelessly. But in the end it is society which profits from his labor and his toil; and so Islam lays down principles which will ensure that profit to society, and which will make it certain that no harm can arise from such complete freedom of the individual, or from the ratification of his right of personal possession.

Justice demands that the social system shall conform to the desires of the individual and satisfy his inclinations--at least so far as will not injure society--as a return for his contribution to it in the way of ability and labor; in the sweat of his brow, in the labor of his thought, and in the work of his hands. Justice is the greatest of the foundations of Islam; but justice is not always concerned to serve the interests of the individual. Justice is for the individual, but it is for society also, if we are willing to tread the middle way; and so we must have in our life justice in all its shapes and forms.

Over and above all this, it is undeniable that the breaking down of natural and accepted barriers may bring some benefit to the individual and

to society; but it is low estimate of human nature which would make such reckless breaking of all bounds the one and only method of achieving justice. On the other hand, it is only fanciful theories, not rooted in practical experience, which would suppose that such bounds can be imposed from without through systems of government or law, in one nation or in a number of nations. Islam has no such low estimate of human nature; but at the same time it has no intention of building all its social structure on such fanciful theories which ignore all the depths of experience.

Similarly it is possible to say that the sanctity of human nature claims the profoundest and greatest respect from us, because of its intrinsic value, its exalted character, and its noble origin; when we seek to exhort that nature or to legislate for it, we must do so with great wisdom, with passionate honesty, and with penetrating insight. For it is unthinkable that the experience of millions of years through which man has lived should be spent in vain; or that we should construct theories based on man's character and nature and ways, and then suffer these theories to be submerged by violence and force.

With the ratification of the right to receive or give an inheritance we have already dealt in the section on mutual social responsibility. This right is inconformity with the nature of man which we are discussing here, just as it is in conformity with justice in the highest sense of equality; it is equally in conformity with the welfare of the community, using that term in the widest sense which knows no barriers between one nation and another throughout the human race. And not only so, but this right of inheritance is one of the methods of putting an end to excessive wealth, as we shall see.

The Right of the Disposal of Property

But Islam does not establish the right of personal possession absolutely without bounds or limitations; it certainly ratifies that right, but along with it are ratified other principles which almost make it theoretical rather than practical. They almost strip a man bare of his right to possession by the time that he has fulfilled all the necessary conditions. Islam establishes such limitations and bounds as almost render a man bound rather than free in his disposal of his property, whether he increases, sends, or administers it. But it is consideration for the welfare of society which lies behind all this; it is also consideration for the welfare of the individual himself with regard to the universal objectives by which Islam orders its view of life.

The cardinal principle which Islam ratifies along with that of the right of individual possession is that the individual is in a way a steward of his property on behalf of society; his tenure of property is a form of salary which is greater than the actual right of possession. Property in the widest sense is a right which can belong only to society, which in turn receives it as a trust from Allah who is the only true owner of anything.

Thus the glorious Qur'an says: "Believe in Allah and in His Messenger; and spend of that of which He has given you the stewardship." The text of this verse needs no explanation to bring out the meaning; for its meaning is apparent, namely, that property which is in the hands of men belong to Allah, and that men are its stewards rather than its masters. Or in another verse which concerns those who give certificates of manumission to slaves, "Give them of the property of Allah, which He has given you." They are not giving to the slaves this property out of their own possessions, but out of the property of Allah of which they are the guardians. Or clearest of all in a third verse, "Allah has favored some of you more than others in the matter of a competence. Yet those who have been thus favoured will not give back such provision

to the slaves whom they possess; in that respect they are equal. Will they thus deny the goodness of Allah?" Here we have the definite affirmation that when those who have been favored in their competence give to their slaves, it is not only an equitable division between some who are rich and others who are poor. Not that in the least. This share is nothing more than the basic right of the latter, who have just as good a claim to it; and so they are equal in it. There is only one solution: one party has exactly the same right to receive as the other has to give. Then follows the disapproving question, "Will they thus deny the goodness of Allah? Property is "the goodness of Allah"; it is not man's own possession.

There can be no clearer indication of the true nature of the possession of property than to describe it as the power of disposal and of profit. The outcome of this definition is that there can be no real place for personal possession unless it carries with it the rights of disposal and profit. The condition on which this right must stand is that of wisdom in the disposal; if the disposal of property is foolish, then the law of society may withdraw this right of disposal. "Do not give to fools the property which Allah has given you to manage, but rather provide for them out of it, and cloth them." Thus the right of disposal depends on being of sound mind and on complete fulfillment of one's duties; when the possessor does not meet these requirements, then the natural fruits of ownership come to an end; that is, the right of disposal is annulled. This is also clearly shown in the fact that if a man dies without an heir, his legal heir is the Islam (the head of the religious community); thus it appears that the property belongs to society and is merely administered by an individual, so that when his stewardship is over the property reverts to its original ownership, the community.

I have not emphasized this principle in order to teach any communistic doctrine of property, for the right of personal possession is firmly established in Islam. I have emphasized it because it is significant in the creation of a true understanding of the nature of personal

possession, and an understating of how these two ideas are reconciled in the general Islamic view of property. In other and clearer words: The individual must realize that he is no more than the steward of this property, which is fundamentally the possession of society; this must make him accept the restrictions which the system lays upon his liberty, and the bounds which limit his right of disposal. On the other side, society must realize its fundamental right to such property, and must thus become bolder in prescribing the regulations and in laying down the laws which concern it. Thus only may we arrive at principles which will ensure complete social justice in the profitable use of property, which cannot be an end in itself, nor an object of any man's purely personal possession. The clearest instance of this is the matter of the tenure of land; thought cannot conceive that any man should be the owner of the land itself; all that he can possess is its produce and its crops, which means that the matter is one of the profitable use of a possession rather than one of a purely personally possession.

Another principle which Islam ratifies is that of the profitable use of property, though of this the faith does not wholly approve, because such property may be retained in the hands of a small number of individuals who share it between them, so that others can have no part in it. "In order that it may not be passed around between the rich among you." A story attached to this text, which gives us the full meaning of this general Islamic principle.

The Emigrants had gone with the Prophet of Allah from Makkah to Medina; the poor had no money to take with them, and the rich had left their property behind them, so that they were as poor as the poor. But the Helpers were of generous mind, and were above the natural avarice which lies in the human soul; so they took the Emigrants as brothers in everything that they possessed. Out of the goodness of their hearts and of the nobility of their minds this action extended as far as their most intimate personal belongings. "They loved those who had emigrated to

them, and they found no desire in their hearts for the share which had fallen to others; they preferred them above themselves, though among themselves there was poverty." Thus they provided a pleasing example of the effect of religious belief on individuals, and thus they gave a perfect pattern for the attaining of freedom from worldly desires and the achievement of freedom to seek higher things.

Yet there continued to be a wide gap between the rich Medinese and the poor Emigrants; the Prophet (pbuh) saw the generosity and liberality of the Helpers, but saw no need to check it; for he wanted to give them back more than they had given. Hence he saw no need to order them to take back any of what they had given to the emigrants, since they had adopted them as brothers in everything they possessed. Then came the affair of the Banu Nadir, when there was no warfare, because the Prophet made a truce with these opponents. Accordingly the booty in this case belonged rightfully to Allah and His Messenger in its entirety; it is not so in a case of active war, where four-fifths of the booty belongs to those who have done the fighting, and only the remaining fifth to Allah and to the Messenger. In this case the Messenger decided to restore some form of equality to the Muslim community as regards the possession of wealth; accordingly he presented the booty of the Banu Nadir to the Emigrants for their personal use. With them he included two of the poorer Helpers who were specifically mentioned when the decision was revealed to him that the entire booty was to be given over to the Emigrants.

Concerning this event the Qur'an says: "What Allah has given to His Messenger as booty from the people of the villages belongs to the Allah and the Messenger, to the relatives, the orphans, the poor, and the wayfarer, in order that it may not be passed around between the rich among you. Take what the Messenger gives you, and refrain from what he forbids; show piety towards Allah, for Allah can punish severely. The booty shall be for the Emigrants who were expelled from their dwelling

and their property, seeking favor and approval from Allah. They helped Allah and His Messenger; they are the upright."

This disposal of property by the Messenger and the emphasis on that disposal in the Qur'an provide a clear and selfevident proof of the correctness of the Islamic principle that it is undesirable to have wealth concentrated in the hands of a few members of the community. It means also that there must be a readjustment of the foundations underlying this custom, so that here also there may be some form of equity. "In order that it may not be passed around between the rich among you."

That is to say, an excess of wealth on one side and a lack of it on the other produces a profound corruption, greater even than that produced by hatred and rancor. Wherever an abundance of wealth is found, it is like an abundance of vital strength in the body; it must find outlets, and there can be no permanent guarantee that such outlets will be moral and worthy. Thus wealth also must take its course, sometimes in the form of a luxury which corrupts the soul and enervates the body, sometimes in the form of desires which have to be satisfied. The effect of these desires is to be found on the other side of the community, which lacks wealth; here this effect takes the form of the sale or barter of personal honor, or the form of flattery, or falsehood, or the destruction of personality--all simply to satisfy the desires of the wealthy and to pander to their false vanity; for necessity easily overcomes opposition. The over-wealthy man on the other hand is concerned only to find an outlet for his excess of vitality and for his excess of wealth. And thus moral degradation in all its forms -- drinking, gambling, slave-trading, and procury, the spoiling of manhood and the loss of honour is only the outcome of an excess of wealth on one side, and a lack of it on the other. And the unequal balance of society is a product of this discrimination.

All this takes no account of the personal hatreds and the individual jealousies roused by those who have immoderate wealth in the hearts of

the poor who cannot find enough for their needs. The reaction here is sometimes hatred, sometimes a feeling of degradation and debasement; such men feel that their status is lowered in their own eyes and their honor sullied in face of the power and influence of wealth. Thus they are reduced to a small and humble manhood which knows nothing but the desire to please the rich and the powerful.

Islam, despite the emphasis which it lays on the spiritual values, is not unmindful of the importance of economic values; and no matter how much it seeks to raise men above the material considerations of this world, it never lays greater obligations on them than their human nature is able to bear. Therefore it disapproves of money being circulated only among the rich, and so it makes the avoidance of this one of the principles of its economic theory.

Thus we have here the concept of a communal wealth which cannot be restricted to individuals, a wealth of which the Messenger enumerated three aspects, water, herbage, and fire. "All men share in three things, water, herbage, and fire. In these terms he described the essentials for the life of the community in his native Arabia; and so the profitable use of these things must be for the community as a whole. Now the necessities of communal life vary from one country to another, and from one age to another; but the analogy — for this is one of the fundamental laws of Islam — is easily applied to all other things which all into the category of necessities. But this is another subject which will be discussed in its proper place in the course of this book.

There is then, a proportion of all wealth which belongs by right to the needy members of the community; this proportion is prescribed as the poor-tax. "And of their wealth a portion belong by right to the beggar and the destitute." Nor is this concept restricted to personal possessions; it covers communal possessions also, and the money arising from it must

be used in specified ways. "The alms money is only for the poor and the destitute...etc."

A true statement of the Islamic view of individual possession would therefore be this: The fundamental principle is that property belongs to the community in general; individual possession is a stewardship which carries with it conditions and limitations. Some property is held in common, and this no individual has any right to possess. A proportion of all property is due which must be paid to the community, in order that the latter may disburse it to specified individuals of its own number; these constitute cases of need which may thereby be remedied so that the community may preserve its health.

The Methods of Individual Acquisition

On the basis of this theory of the nature of possessions Islam organizes its logical results; it lays down the conditions of acquisition and the limitations of disposal; it establishes customary limits for profitable use, in cases where these are not immediately derived from considerations of social welfare which forms a part of social welfare.

Thus it emphasizes first of all that possession in the sense of profitable use of property is impossible except by the authority of the law which is the guardian of social affairs. "It is the law which really gives to men their possessions, because it gives them legal status." And the same thought occurs among the definitions: "Possession is a legal matter, whether it be absolute possession or possession for usufruct; and he who has the profitable use of anything or who accepts an equivalent value for anything needs the ratification of the law."

"This definition means that possession cannot be permanent unless it is legally declared to be so and ratified; and this finding is confirmed by all the canon law of Islam. For all rights, that of possession among

them, are lacking in permanence except by legal process and ratification of the action. Right of possession is not an intrinsic quality of things, but arises from the sanction of the law, which alone can give legal effect to the preceding transaction."

This ruling must be borne in mind by anyone who tries to explain the Islamic theory of the right of possession; it represents the handing over by the law, acting for the community, to an individual of some particular thing to which the individual has no right except in virtue of this legal act. For the principle is that everything belongs to the community, and therefore all permission for personal possession must come from the law, virtually or actually.

The only method in Islam of gaining the right of acquisition is by work of any kind or variety. Here again we see the idea of equality between effort and reward. To explain this we may say that the methods of acquisition of wealth which are recognized by Islam are as follows:

First, hunting. This was the original desert method of livelihood in human history; and it still exists as a means of gaining a form of wealth by more advanced and modern methods; for fishing and pearl-diving, coral-fishing and sponge-diving are profitable pursuits both for governments and for individuals. There is still also the hunting of birds and animals, both for sport and for profit.

Second, irrigating waste lands which have no owner, by any method of irrigation. Here the individual must continue his irrigation of the ground for a space of three years after he has put his hand to it. If he does not, then his right of possession lapses, because the purpose of irrigating waste land is to ensure general prosperity through its full employment. Three years is a sufficient test of the ability of any man who puts his hand to the task; if such ability has not then shown itself, the land reverts to the community and no individual can sequestrate it. "The

land belongs to Allah and His Messenger, and after that to you; if any man irrigates waste land, then it shall be his, and none shall have the right of sequestration after three years."

Islamic law here is wiser than common law which is derived from French law. For in common law, "setting the hand to it" must be followed by a period of fifteen years before the land can pass into the possession of him who sets his hand to it. And the result is the same whether he has irrigated the land or left it waste during that period and the ensuing period. Such a result is of course incompatible with the Islamic emphasis on the true nature of possession, for what we find here is purely a theory of practical expediency. So great is the difference between Islamic theory and that of common law.

Third, the production of minerals hidden in the earth, or mining. This occupation leaves four-fifths of the value of the minerals produced as the possession of the worker; the other fifth is poor-tax, since such mining is allowable, and the individual earns by his own labor and toil. But here we must reckon with this saying: All the mining which has been done up to the time with which this statement deals has been of metals which are little used, such as gold and silver; or it has been of things which are not necessities for the whole of the community, such as petroleum and coal. Can petroleum and coal and similar things be compared with the common necessities such as water and herbage and fire? Or can they be compared with that mining which was profitable in the first days of the Islamic era? We shall leave our discussion of this to its proper place in this book.

Fourth, raiding. From this comes the possession of plunder, which consists of everything possessed by an unbeliever who has been killed by a Muslim. "The plunder of an unbeliever who has been killed belongs to the man who killed him." Again there comes under this head the possession of booty; four-fifths of this go to those who have done the

fighting, while the other fifth goes to Allah and the Messenger. "And know that whatever you take as booty, one fifth of it belongs to Allah and the Messenger, to the relatives, the orphans, the poor, and the wayfarer."

Fifth, working for a wage for others. Islam gives regard and honor to this type of work, and calls for the prompt payment of wages in full and without deductions. The Qur'an advocates such work, making it a source of honor in the eyes of all who see it, and a matter for regard and esteem. "Say: Work, and Allah will see your work, as will His Messenger and the Believers." In this there lies an incitement to true and faithful work. There is also honor for work, because it is worthy of regard and consideration and esteem. So in another passage the Qur'an urges men to effort and exertion in the earth for this same cause: "So walk about in the earth in all its regions, and eat of what it provides."

The Messenger also went far to give religious sanction to personal work, when he accepted a hand swollen with constant toil, saying: "This is a hand which is beloved of Allah and His Messenger." And many other traditions have come down to us, which reiterate this religious sanction. "He who in the evening is weary from manual labor shall receive pardon for his sins that very same evening." "Verily Allah loves the servant who practices a trade." "Whatever food any one of you eats, let it be nothing but the fruit of his hands." And we have already seen how Islam makes work a form of worship, and how indeed it rates it above all formal worship. Thus it estimates that the man who works and supports a brother renowned for his piety is actually the more pious of the two.

On the basis of this theory which attaches a religious significance to work, Islam gives a religious sanction also to the claim of the worker to his wage. It demands first of all that he be paid in full; it warns any employer who acts unjustly towards his men that he is earning for himself the enmity and the hatred of Allah. The Messenger of Allah (pbuh) once

said: "Thus saith Allah, the Great, the Glorious: Three there are whom I will hate on the Day of Resurrection: a man to whom I have been generous and who has betrayed My generosity, a man who sells a free man into slavery and lives off the price, and a man who hires another at a stipulated wage, and then will not give him his due." The collocation of these three forms of disobedience and the identity of their punishment have a particular significance. The first is deceit because it is a betrayal of the protection of Allah, the second is an unavenged crime against the essential nature of a free man for motives of profit, and the third is living off the price of a free man sold into slavery, thus betraying his essential humanity; it is similar to breaking an oath which has been sworn in the name of Allah, thus betraying the protection of the Creator. All of these things merit the enmity and the hatred of Allah because of their infamy, and because of the disgraceful nature of such a betrayal.

In the second place Islam demands that the payment of wages be punctual. It is not enough that they should be paid in full; they must also be paid in time. The Messenger says: "Pay your hired man his wages before the sweat is dry on him." Islam here seeks to meet both a spiritual and material need in the life of the worker. The spiritual need is that he must know that he is an object of care and concern; speed in the payment of wages conveys this knowledge, and makes him realize that his labor is valuable and his place in society assured. The material need is that the worker is generally in need of his wage from day to day in order to provide the material necessities for himself, his wife, and his children. So late payment harms him by denying him the fruits of his labor and toil at the most necessary time, and it lessens his zeal and willingness to work. Whereas Islam is insistent that all should work who are able, and that they should do as much as they can; thus from work they may gain a spiritual satisfaction and a material sufficiency at the same time.

Again Islam prohibits any worker from allocating any part of his wages to anyone such as an overseer, as if there could be here any

“workers’ leader,” who does not work himself but who demands a share of the wages of every worker. The Prophet said: “Beware of allocations.” When we asked, “What are allocations?” he replied: “A man controls a party among the people, and he exacts a due from this one and a due from that one.” This is contrary to one of the principles of Islam, that there must be no pay without work, no wealth without labour. And over and above this, such a system contains the possibility of oppression and ruin for the worker.

In return for this care for the rights of the worker, Islam requires of him that he on his side shall perform his work fully and faithfully; for every right carries a corresponding responsibility in Islam. “Verily Allah is pleased when one of your does a piece of work of which He can approve.” This is but natural as a consequence of the equality between effort and reward; it is natural also from the point of view of the character on which Islam insists as the basis of true life. For dishonesty and careless work indicate a corruption of the spirit of man, and a deadness of his conscience. To indulge in such laziness and to become habituated to it tends to make the spirit of man idle and his conscience void. And beyond that, the welfare of society as a whole is disturbed and menaced by poor work.

Sixth, the assigning of ownership of a piece of land which does not belong to anyone. Such is land pertaining to the Muslim public treasury, taken from the unbelievers who cannot have the right of inheritance; its custodian is the Imam. Or it may be land which is waste; it again has no owner. The Prophet assigned land to Aba Bakr and Umar, and the Caliphs after him did the same, as a reward for meritorious effort or service to Islam. But this was always done within narrow limits, and always of land which had no owner or waste land. When the Umayyads came to power they assigned lands to their relatives, but they were oppressive tyrants rather than orthodox Muslim rulers, as we shall see.

Seventh, money necessary to sustain life. Islam prescribes the use of money drawn from the poor-tax in specified ways. "The alms money is only for the poor and the destitute, for those employed in collecting it, for those who have to be won over to Islam, for the ransom of slaves and the relief of debtors, for spending in the way of Allah, and for the wayfarer." Any man who comes into any one of these categories is eligible for a share of the poor-tax. There are some who will not work and who draw the poor-tax as being in need; but need is an unsatisfactory substitute for work. It is work to which Islam gives religious significance, and which thereby becomes the first and the best means of acquiring the right of possession.

These are the methods which Islam recognizes as the methods of legal acquisition; anything outside of these is rejected and condemned. Thus plundering, theft, robbery, and misappropriation do not confer the right of possession. Neither does gambling, which is forbidden: "Wine and gambling, the use of lots and arrows are only an abomination, a work of Satan. Turn away from them, then, and it may be that you will prosper." Money which comes by forbidden method is also forbidden, for gambling is not work but simply robbery. In addition it gives rise to enmity and hatred between the gamblers themselves, because it is incompatible with the original practice of Islam, which was to spread the spirit of love and mutual help and fellowship. "Satan only wishes to cause enmity and hatred among you by means of wine and gambling."

The reason for the acceptance of these seven methods of acquisition is clearly the fact that they are all based on the expending of effort; this effort must be rewarded, from it is one of the valuable things in life; in it there lies power for the cultivation of the earth, for the profit of society for the reformation of the spirit of man, and for the purification of his conscience. There is nothing like work for reforming the soul, strengthening the body, and guarding the whole nature of man from the diseases of flabbiness and weakness.

So long as there is work it will remain the prime cause of the right of acquisition; it will also be of itself the ratification of the right of individual possession — but always within limits already described, to ensure that no one is injured by it. Rather it must provide an incentive to the individual to give his utmost effort, so that his natural desire for possession may be satisfied. But he must always work in the legally accepted ways, and must injure no other by his work. When he departs from these ways, then in order to achieve justice he must be brought back to them without losing his zeal for work and becoming one of the idle and profitless weaklings.

Along with the Islamic theory of the possession of property we must enter into the method of passing on such possessions. Here no absolute freedom is granted, a fact which is clearly seen in the regulations governing inheritance and bequest. Gifts and presents alone are free of all restraint; in these matters the individual is given full liberty to give away or donate as such property as he wishes while he is still alive. The reason for this freedom is that there is an inherent personal restriction on such giving, inasmuch as a man of property cannot continue to give money away, and will not donate more than a part of his wealth, so that his heir may not suffer as he well may in the case of bequests.

But when a man dies and his money passes to those who succeed him as heirs or as beneficiaries under his will, the passing on of such money is liable to regulations under a system which is laid down on certain bases. There can be no bequest to the heir, and there can be no bequeathing of more than one third of the total estate; this is the extreme limit. Bequests are controlled, as we have said, in order to avoid some of the emergencies which may arise; for example, it may happen that near relatives are unable to inherit, though their relationship entitles them to a share, because their degree of relationship lets other heirs take precedence of them in the estate. So bequests are controlled, as being more of the nature of inheritance than a form of generosity or almsgiving.

The passing on of property by inheritance is governed by the specific regulations contained in the two verses of the Qur'an dealing with this question; these we have already quoted in the section on mutual responsibility in society.

The general principle of the division of an estate is this: a man shall have the same share as two women, the reason for which we have already explained. An heir from the paternal side of the family takes precedence over one from the mother's side, even though there may be circumstances under which the latter should have the larger share; this is the result of a balancing of responsibilities against rights. For the inheritor on the paternal side was charged with greater responsibilities to the testator. In the same way the son in a family inherits everything after the grandparents have received their portion; for it was he who was primarily responsible for maintaining his father during the lifetime of the latter, if need arose. A full brother takes precedence over a half-brother, because it was on him that the responsibility fell of maintaining his brother if he was unable to earn his own living. Thus by a just system of division a balance is struck between obligations and rewards, between responsibilities and privileges.

The reason for this principle of inheritance has already been sufficiently discussed in the section on mutual responsibility in society; there we showed its connection with the basic principles of Islam as they apply to this mutual responsibility, and as they apply to the ties of relationship and nationality. We also showed the interest which Islam has in regard for the nature, the inclination, and the needs of the individual and of society alike.

Here we must only discuss the reason for the inheritance regulations as touching society. As we have already seen, Islam is opposed to the heaping up of wealth, and to its being confined within a limited circle. The inheritance regulations are a means towards decreasing

the swollen fortunes of the whole world. For the one property passes at the death of its owner to a multitude of children and relatives, and so becomes a number of fortunes of medium or small dimensions. It is seldom that such a fortune retains its original unity under this system, except under rare and anomalous conditions; for example, a man may die leaving only one son to inherit the whole estate, because he has neither father nor mother, wife nor daughter. But in the majority of cases the fortune is divided up between a number of individuals.

When we compare this with the English system, under which the whole estate goes to the eldest son, the wisdom of Islam is apparent in dividing up the one single fortune; it is equally clear that the system is just to the various heirs, for it does not give them any ill-feeling for the eldest son.

Ways of Increasing Possessions

Along with the Islamic theory of the possession of property we must consider the question of the way of increasing and using it. The wealthy man is not allowed absolute freedom to dispose of his money in this way as he may wish. For beyond his individual interests there are those of society, in the service of which his property must be used.

Every individual has freedom to increase his wealth, but only within legally prescribed limits. He is permitted to till the ground, he is allowed to transform raw materials into finished products, he may carry on retail trade; but he may not hold a monopoly on any of the necessities of life, and he may not put out his money at interest, thus to grow and increase. All these things are forbidden. These reputable methods of increase are the only methods which Islam countenances for the growth of wealth, but these do not generally produce that degree of capital which sets a wide gulf between the social classes. Capital only reaches the disgracefully swollen proportions which we see today when it is amassed

by swindling, by usury, by oppression of the workers, by monopolies or exploitation of the needs of the community, by robbing, plundering, despoiling and pillaging — and by all the other semi-criminal methods of contemporary exploitation. This is what Islam does not permit. We shall now consider these in turn; and we start with an explanation of the wisdom of Islamic law on the methods of increase.

Islam forbids dishonesty in business; “He who swindles is not one of us.” “When two make a bargain and are not at variance, so long as they tell the truth and deal openly, blessings shall attend their bargain; but if they deal covertly and falsely, all blessing is denied to their bargain.” So you must buy and sell without dishonesty, both in commodities and in labor. If your article has a blemish, you must point it out; if you do not do so, then you are being dishonest and your profit is unlawful. Nor can you escape the punishment of your dishonesty by giving away the unlawful profit as alms; for alms cannot be reckoned to your credit unless they are given from your lawful possessions. It is told on the authority of Ibn Mas’ud that the Messenger of Allah said: “No servant of Allah who makes unlawful wealth can give it away in alms and expect it to be received; nor can he spend it and expect to receive a blessing from it; nor even can he leave it behind his back without its pushing him forward into Hellfire. Verily Allah does not blot out one evil by another; rather He blots out evil with good. So wickedness cannot blot out wickedness.” Again he said: “Flesh fattened upon unlawful profit shall not enter Paradise, but Hell have possession of all such.”

In this matter Islam is following its essential principles, just as it does in preventing injury to men and in emphasizing the need for mutual help between all men. For dishonesty in business is a defiling of the conscience; it involves the injury of others and the destruction of the trusting nature of men; and there can be no mutual help without trust. Besides which the proceeds of dishonesty represent an access of wealth without effort in the legal sense, and the general Islamic principle is that

there can be no gain without effort, just as conversely there must be no effort without reward.

Monopolies on the necessities of life are not recognized by Islam as one of the legal methods of gain, or of the increase of wealth. "He who imports goods shall be given his provision, but he who monopolizes goods shall be accursed." "The monopolist is a sinner." That is to say, a monopoly is an infringement of the right to trade and to manufacture, and the monopolist permits no one but himself to import or market and can impose on the people what prices he wished, can inflict on them hardship and distress, and can injure them through their livelihood and through their necessities. In addition, he closes the door of opportunity against others who desire to gain their living as he gains his, or to succeed as he has succeeded. It sometimes happens even that the holder of a monopoly will cut off the supplies or destroy a glut of goods, so that he may be able to impose an exorbitant price. This represents stopping or lessening the flow of supplies which are for general use, and which Allah has ordained for the use of all men on the earth. Thus we have seen how loads of Brazilian coffee were burned, in order to prevent a drop in the market price of coffee; but at the same time millions of people could not buy coffee to meet their needs. Similarly we find the medicine markets monopolized by Jews and others such; so the sick undergo suffering or are left to die, while the monopolists make their disgraceful profits and thereby amass their unlawful wealth.

In its desire to check this method of increasing wealth Islam goes so far as to put outside the pale of the faith all who hold monopolies to excess. "He who holds a monopoly on food for forty days is clear of Allah and Allah of him." Such a man is no Muslim, who can thus injure society by engendering in it fear and lack of its necessities, solely in order to make an unlawful gain, and thus to increase his private wealth at the expense of the general welfare.

Usury is another method of increase which is unlawful; Islam is strongly opposed to this custom, and condemns it outright, warning those who practice it of the most terrible usury dabbled and redoubled; but act piously towards Allah, and it may be that you will prosper." This is not a case of prohibiting merely redoubling, while allowing smaller gains; the mention of doubling is no more than an emphasis on actual fact, a description of what takes place. This prohibition strikes rather at the very root and principle of usury, a fact which is made clear in other verses. "Those who live off usury will only arise at the Day of Judgment as those arise whom Satan has overthrown by a touch. This is because they have said, 'A bargain is just the same as usury. But Allah has allowed bargaining, though He has forbidden usury. If anyone receives a warning from his Lord and desists, he shall keep what he has already gained, and his affair shall be in the hands of Allah; but anyone who continues on his way is destined for Hell-fire, long to stay there.'" "O you who have believed, show piety towards Allah, and leave alone what remains unpaid of your usury, if you are true Believers. If you do not, then be warned of enmity from Allah and from His Messenger. But if you repent, you may keep your capital, no wrong being done on either side."

In its loathing of the practice of living on usury Islam goes so far as to make its shamefulness even greater than that of adultery; and this it holds to be something which destroys honor, violates true relationships, and is a disgrace to society. Thus the Messenger says: "A pennyworth of usury which a man uses knowingly is worse than thirty-six acts of adultery."

In all this Islam is true to its fundamental beliefs on wealth, human nature, and the welfare of society. Property is something granted for the use of its possessor, who is thereby obliged to use it for the general good of society; it must not be subverted and used as an instrument to oppress and plunder the people. No man of wealth may pounce on the hour off his fellow's need as an opportunity for taking advantage of his position,

in order to demand a return of more than he has given. Sometimes such need is for necessary food, for medicine for the treatment of disease, for expenses on education or other things; then the alternative is, either that all these things be left unattended to, or that the wealthy man have his way with the needy, giving them little and demanding a large return. Thus he injures them by the financial power which he wields, so that either they have to slave unremittingly to pay the usurer his interest, or their debt doubles itself years after year.

Such is the position of influence which the wealthy man occupies; he does not work other than being a man of property; he drinks blood and sweat in his greed, voracious in his idleness. But it is to work that Islam gives religious sanction, making work the primary ground of possession; and it does not permit wealth to grow through idleness, nor will it allow wealth to beget wealth. Only effort can beget wealth, otherwise such wealth is unlawful.

Islam has an interest also in the effect on the purity of the individual's nature, and on the fellow-feeling between the members of society. No man can live off usury and still have a true nature and conscience; and usury on the other side does not encourage or perpetuate fellow-feeling and sympathy in society. Anyone who gives me one dollar in order to demand a return of two dollars from me is my enemy; I cannot have any friendly feeling for him, nor can I bear him any affection. Mutual help is one of the fundamental principles of the Islamic society, but usury destroys mutual help and vitiates it at the very root. Therefore Islam is opposed to this practice.

Furthermore in the present age there is another reason for prohibiting usury, a reason which was not formerly apparent. This is that usury represents a method of amassing a vast amount of capital wealth which does not depend on effort or labor; this is brought about by the existence of non-workers who rely only on this means of increasing and

multiplying their wealth. Thus idleness and luxury are encouraged at the expense of the toiling masses who need money and have to borrow it at interest in the critical hour. From this situation there arise two dangerous social ills: one is the amassing of unlimited fortunes, and the other is the widespread division of society into two classes, an upper and a lower. So there appears an idle, lazy, and luxury-loving class which does no work and yet has everything. The money which they possess is like a net to entrap more money, except that there is no necessity to put a bait in the net; for the poor fall into it only too readily; their steps, driven by necessity, lead them straight into it.

Money should be loaned to those in need freely and without interest; this is the way to increase affection, to benefit the sense of independence, and to create a sense of mutual responsibility between rich and poor, between powerful and weak. For there is no intrinsic excellence in property, but only an enjoyment and an effort. And the mere possession of money does not entitle a man to make a profit out of it alone. It is the borrower who must put out the effort, and therefore all profit resulting from that effort should accrue to him who makes the effort; the capital of the loan should be returned alone, that is to say without interest, to its owner.

According to Islamic usage it is right that loans should be made either to meet a need or to encourage production. In the former case, where the loan is to be used for the provision of material necessities, the borrower must not be oppressed by having to pay interest on the loan, and the custom is that the principal sum shall be repaid alone when the borrower is in better circumstances. In the latter case, the principle is that the profit is made rather by the effort expended than by the money borrowed; for money cannot make profits except by effort, and it is that effort which is the important thing in the eyes of Islam. Accordingly Islam forbids usury in all cases; but it holds that a loan must be made freely to anyone who has to meet needs of any kind.

When a man borrows money and then falls on evil circumstances, "Then let there be indulgence until better times." It seems that the form of this command is really that of a conditional sentence: "If he be in adverse circumstances, then let there be indulgence until better times." This gives it the form of a command rather than of an exhortation. And besides this, affection is encouraged by help and forbearance, as the Messenger said: "Allah will be merciful to man who is forbearing when he buys or sells or exacts payment." Forbearance in collecting a debt preserves the self-esteem of the borrower, and encourages in his heart an affection for the lender; it gives him an incentive to work hard in order to repay his loan as far as he can. So Muhammad (pbuh) said: "Anyone who rejoices that Allah has saved him from the pains of the Day of Resurrection should attempt to ease the pain of another who is in evil circumstances, or should remit his debt." Or again: "He who grants indulgence to one in evil circumstances or who remits a debt, Allah will grant him shelter."

On the other hand Islam commands the borrower to spare no effort to pay back his debt, to clear his obligations, to set against the grace of a loan the equal grace of repayment, and thus to foster mutual trust in dealings between individuals. "If anyone takes the money of others with the intention of repaying it, Allah will repay him for it; but if anyone takes such money with the intention of destroying it, then Allah will destroy him." Anyone who accepts money with the intention of repaying it works unceasingly to earn and to support himself; thereby he gains for himself generally true greatness and strength of character. But anyone who accepts money with the intention of not repaying it desires to live on the money of others; so he ceases to work altogether and becomes lazy, till ultimately his ambition fails and he degenerates into destruction and ruin of character. So the Messenger (pbuh) said: "Yes." But when the man turned away the Messenger called him back, and added, "Allah will forgive—everything except debts." Thus, for a debtor who is able to repay, it is not enough to fight in the way of Allah and to be killed, not

enough to be a man of endurance, patient, always advancing and never retreating; despite these things a debt still hangs about his neck; for it is a duty, not only to Allah, but also to other, so long as he is able to repay. One who has no means to discharge his debt is permitted to do so by the use of alms which he receives. Abu Sa'id al-Khadri said: A contemporary of the Messenger came into difficulties through his commercial transactions, and had a huge debt. So the Messenger commanded: Give alms to him. The people gave him alms, but still the amount could not discharge the debt. Then the Messenger said to the man's creditors: Take from him what you can get, and let that be enough for you.

The Prophet also took another step forward when wealth accrued to him after the conquests, in that he formed the habit of setting the outstanding accounts of debtors after their death out of the public funds. It is related on the authority of Abu Huraira as follows: When they brought to the Messenger of Allah a man who had died owing money, he would ask, "Has he let enough to pay his debt?" If he was told that such was the case he would pray for the man; otherwise he would say to the Muslims, "Pray for this, your comrade." But after Allah granted him the conquests, he stood up in public and said, "I have more love for the Muslims than they have for themselves; so if any Muslim dies owing money, the discharge of the debt shall be my duty. If any such man leaves sufficient money, the discharge shall be the duty of his heirs."

In this way Islam insists that every man be paid in full; it demands this with the same insistence with which it demands that the needy be helped, and that there be indulgence in the matter of repayment. Thus it takes a comprehensive view of all the aspects of the matter, in order to guarantee the general welfare, and holds an impartial balance between privileges and responsibilities.

Ways of Spending

Such are the limitations which Islam lays down for the increasing of wealth by business dealings. But in the case of spending money, the matter is not thus organized, without general laws; the wealthy man is not free to be sparing of his property, or to spend it as he wishes, even though there may be a natural appearance of such freedom of disposal. In Islam the individual is not left to himself to do with his property as he wishes; he has his degree of freedom, but it is bounded by a hedge of limitations. In addition, there can seldom be a purely personal disposal of property which does not in some way affect other people, even though such effects may not be material or in any way apparent.

The man who is niggardly is similar to the man who is wasteful; neither of these is approved by Islam, because both of them are harmful to themselves and to society. "And do not keep your hand chained to your neck that it cannot spend; neither spread it wide open to squander, so that you are left censured and in poverty." "O sons of man, take your adornment at every mosque; eat and drink, but do not be wasteful; verily He does not love those who are wasteful."

"Chaining the hand" in niggardliness is forbidden to people, so far as concerns the legal enjoyment of their property; Islam commands the individual to enjoy what he possesses within legal limits, and it is opposed to people who forbid that which is not forbidden. For life should be made pleasant and agreeable and cheerful, without wantonness or waste; and Islam does not command austerity or asceticism or abstinence from the good things of life. Therefore He commands the sons of man to adorn themselves with suitable adornments in the above verse; and the Qur'an goes on after this verse to say in disapproving accents: "Say: Who has forbidden the adornments of Allah, which He has provided for His servants, and the good things which He has provided? Say: On the Day of Resurrection these will be exclusively for those who have shown belief

during the life of this world. Thus do We make the signs distinct for people who have know ledge. Say: My Lord has forbidden only indecencies, both open and secret, crime, and unjustified greed; He has forbidden that you should associate with Him anything for which He has revealed no authority, and that you should say against Allah things which you do not know."

Islam desires that all men should have enjoyment of the worthy pleasures of life, old and young, rich and poor alike; hence the form of address in this passage, "Sons of man." So when it happens that Islam summons men to endurance and obedience, this summons does not entail asceticism or self denial; rather it is a summons to keep oneself in tranquility of mind and to endure adversity until it passes away or is removed. Beyond this, every individual wants to enjoy all permissible things, and society wants to encourage its members to enjoy such things. So it will never forbid them to enjoy the things which Allah calls them to enjoy in this life.

Accordingly it is laid down that a portion of the poor-tax shall be given to the poor; by the "poor" are meant those whose possessions are not sufficient to make them liable to pay the tax. By this donation they may be given a comfortable living, rather than the bare livelihood which they already possess. That is to say, Islam advocates not merely a bare existence, but rather an enjoyment of life which is better than a bare existence. So when Islam gives a gift to a poor man out of the poor-tax money, it is giving him comfort and the enjoyment of more than the bare necessities; it is better for him to spend what he has, to enjoy the worthy pleasures of life, and not to forbid himself the many good things of life. Thus his life may become pleasant and agreeable, and thus the soul may find a freedom from purely material cares to think great thoughts, to formulate lofty ideals, to ponder the problems of the universe and human nature, and to take up the search for truth and beauty. So the Messenger (pbuh) says: "Allah loves to see the results of His beneficence to His

servant." Hardship and poverty constitute the greatest possible denial of the beneficence of Allah, and He disapproves such a denial.

All this from only one point of view; but there is another point of view which Islam has in mind, namely the undesirability of money being kept out of circulation, and never being spent. Such restriction of money nullifies its function; for society requires that money be kept in general circulation, so that the various aspects of life may be encouraged, so that the widest fertility may be guaranteed in all fields, so that work may be provided for the workers, and an incentive kept before human nature. The restriction of money nullifies all of this, and therefore in Islam such restriction is forbidden, because it militates against the welfare of the individual and of society in general.

At the opposite extreme from niggardliness we have wastefulness, which is a corrupting influence alike on the individual and on society. But let us first hasten to emphasize that the spending of money — even the whole of one's money — in the way of Allah is not waste. The basis of this belief is in the tradition about the Messenger and the mountain of gold, in which he desired that if he had the value of two cents left, he might spend it all in the way of Allah. Waste is constituted only by wasteful spending on oneself, and such is the meaning Islam gives it.

Waste in this sense means that luxury of which Islam disapproves so strongly; it hates wealth to be confined to the rich, so that its total is not lessened by being spent in the way of Allah; this it holds to be a source of injury both to the individual who possesses the wealth, and to the society in which he lives. Such misuse is therefore an evil thing which it is incumbent on society to change in order to avoid its own ruin by these means.

The passage of the Qur'an and the Traditions of the Prophet (pbuh) which disapprove and forbid luxury are frequent and numerous; they are

clear and definitive, teaching that this is the worst of unlawful things in the eyes of Allah and His Messenger. Islam certainly urges men to enjoy the good things of life, and disapproves of men denying themselves those things which are lawful for them; it calls on men to make life pleasant and agreeable, and not gray and drab. Yet it is the same Islam which disapproves waste and luxury so strongly and even violently.

The Qur'an characterizes luxury-loving people sometimes as those whose ambition fails, whose strength disappears, and whose liberality vanishes. "When a Sura is revealed which contains the command, 'Believe in Allah, and fight his battles along with His Messenger.' Those who have long purses call on you; they say, 'Let us be among those who stay at home.'" When we remember how Islam insists on holy war and urges men to share in it, and honors those who take part in it, we see how much it must despise by contrast those who have the long purses for turning away and refusing to join the ranks of those who fight. This is not in the least strange; for the lover of luxury is flabby and weak-willed, soft, and with little virility; he cannot rely on his strength, his ambition has failed, and his generosity has vanished. To take part in a crusade would hinder the gratification of his petty desires, and would forbid him his creature comforts for time; he recognizes no value in life except these corrupt and disgraceful things.

Furthermore, many times in history mention is made of the lovers of luxury as always impeding not only themselves but also their followers in the way of truth; for so long as there are such, there will also be weaklings who will flatter their pride, minister to their desires, and lose their personality like insects. "We have never sent anyone as a warner to a town, but the men of luxury have said; 'We do not believe in your message.'" "Then said the chief men of his people, who disbelieved and dismissed as false the idea of meeting the Last Day, men to whom We had given luxury in the life of this world: 'This is only a man like yourselves; he eats what you eat, and he drinks what you drink. If you obey a man

like yourselves, surely you will lose by it.” “And they said: ‘O our Lord, we obeyed our chiefs and our great ones, and they led us from the Way; O our Lord, bring upon them a double punishment, and lay on them a mighty curse.’” Nor is there anything strange in this; for lovers of luxury must have their easy, selfish and idle life; they must gratify their desires and have their pleasures; they must have around them followers and courtiers who are submissive. But truth and religion and faith forbid them most of the things which they must have, and limit the number of their permissible possessions. Truth and religion and faith appear to them to be slight and insignificant things, in which their weak minds and jaded appetites can find no pleasure. Truth and religion and faith raise the status of the common man, so that the luxurious can no longer have an absolute authority over their weaklings, cannot make out of them obedient instruments and willing tools. Truth and religion and faith forbid their having the clever, imaginative, legendary tales with which they have surrounded themselves, and which they enjoy in their misguided, ignorant and subservient circles. Thus they are hostile to all truth and to all knowledge. All this takes no account of the effect which luxury has on the conscience, or of the atrophy of the senses which is produced by excessive indulgence. “And on the Day of His gathering the peoples, together with that which they have worshiped apart from Allah, He will say: ‘Did you lead these My servants astray, or did they by themselves err from the Way?’ They will say: ‘Glory be to Thee. It was not right for us to take any patron apart from thee; but to these and to their fathers Thou hast given a perpetual enjoyment, till now they have forgotten Thy reminder, and are become a ruined people.’” So wealth and excessive property inherited from a previous generation make one forget the reminder of Allah, and thus issue in barrenness and drought. For the explanation of the phrase, “They have become a ruined people” is one which is pictorial, strange, and full of significance; land which is “ruined” is barren land which cannot produce or bear fruit; similarly the hearts and minds and lives of such people are barren, smooth, and hard; in them no real life can flow.

The Messenger describes the houses of the luxurious as houses of the Satan, because of corruption which springs up in them, and because of the temptation which issues from them. "There are camels which belong to the Satans, and houses which belong to the Satans. The former I have seen when one of you brings out his pedigreed camels which he has been fattening, and on which he will not mount; he passes by one of his fellows who is exhausted, and he will not give him a lift. The latter I see only in the lattices which people have screened with brocade." The Messenger of Allah saw camels belonging to the Satans, which their owners had no need to ride, while exhausted wayfarers could not afford a beast to carry them. We see the same thing here in the shape of the huge automobiles which come and go on small and trifling errands, while thousands cannot afford a tram-fare; and other hundreds have not even the use of their legs to travel, having lost them in some calamity. As for the houses which Muhammad saw in the lattices which people screened with brocade, we still see them, and in them forms of luxury which never occurred to the mind of man in that earlier age.

Undoubtedly luxury is the cause of destruction in the course of history, as it is the cause of insolence. "How many towns have We destroyed which were insolent because of their prosperity. These are their dwellings, almost uninhabited since then."

And equally certainly luxury is a reason for punishment in the world to come, because it results in rebellion. "Those on the left hand, what are they? They live now in hot wind and scalding water, in the shadow of black smoke, neither cool nor elegant; yet they were previously in luxury and persisted in grievous sin; they would say: 'When we are dead and turned to dust and bones, can we really be raised up again? And also our fathers and the men of old?'"

But it is not only the individual who loves luxury who will suffer destruction and punishment; the community which permits the existence

of such luxury will be similarly afflicted. "And when it is Our will to destroy a town, We command its luxury loving citizens, and they deal corruptly in it; thus the sentence upon it is justified, and We destroy it utterly." The "will" here referred to is not the "sovereign will of Allah" in the commonly accepted sense, but rather the law of cause and effect, or of reason and result. If there are luxury loving individuals in a community and the community suffers them to remain so, doing nothing against them; if it refrains from checking the causes of luxury; if it leaves the luxury loving to pursue their corrupt way; then all these factors are causes which will inevitably issue in the destruction and the downfall of the community, because of their very existence. Such is the meaning of "will" in this verse. That is to say, the results are related to the reasons, and the effects must follow where the causes occur; for such is the natural law which Allah has laid down for the universe and for all life.

The community will be held responsible for this evil which existed in its midst; for luxury must inevitably lead to evil by reason of its very existence in the community. As we have already seen, there must be some outlet found for excessive resources. Here in Egypt we have excessive wealth, which is a resource. We have also an excessive physical vitality, which is again a resource. We have an excess of spare time, not filled by work or thought, and this too is a resource. Accordingly young men and women who love luxury, who have youth and leisure and wealth inevitably go astray and seek extra outlets for their excess of resources in body, wealth, and time. Generally these outlets are trivial, and take their form from the period and the social environment; but there comes a time when they pass this limit of triviality and take the form of license and depravity, both physical and mental.

And on the other side there is exploitation, and profiteering, and destitution; these produce the slave traders, the toadies, the courtiers and hangers-on of the wealthy, all of whom spread the spirit of laxity and dissipation; they cheapen the true values of life which do not appeal to

luxury loving men and women. Thence the disease extends outwards to all the other classes of the community; until finally there comes the inevitable result, namely the wide spread of immorality throughout the community, the growth of license, the weakening of body and of mind, and the decline of moral and spiritual powers. At this point the command of Allah is fully justified, and such a community is utterly destroyed.

This is what Islam saw in the crime of luxury; it is a crime which is basically individual, but when the community acquiesces in it and does not check such an evil with hand and voice and heart, then it is a crime which produces its own fruits. The disease extends to the whole body of the community and issues ultimately in its destruction; for the results are dependent on the reasons, the effects on the cause. "And you will not find any change in the custom of Allah."

But what, then, is the limiting factor in both luxury and privation, and what is the just middle course between them? It is our belief that environment and common usage provide the most equitable criterion. So if we go back to the first age of Islam, we find a poverty-stricken country in which hardship and penury were common; it is for this reason that we find the Messenger saying, as he limits luxury, "No son of man has any right to possess any more than three things: the house in which he lives, the garment which covers his nakedness, and a crust of bread (that is, with nothing to accompany it) and water." So too he forbids the wearing of silk: "He who wears silk in this world will have no clothing at all in the next." And Ali relates that the Messenger forbade also the use of Egyptian cloth, and of clothes dyed yellow. He forbade also the wearing of gold rings. All these were forbidden to men. But women were permitted the use of silk and gold, although he himself disliked his daughter Fatimah to wear gold. But this was a personal matter, in that the Prophet (pbuh) enjoined it on his own household, but did not apply it to the people in general.

It is our belief that we do not permit anything which should be forbidden when we say: This was the logical outcome of the Prophet's environment; but Islam does not demand hardship so long as that hardship is not necessitated by the conditions of the environment or by the state of the community. It is true, none the less, that the wearing of silk and saffron-dyed clothes, or of embroidered garments is harmful to the status of men; it encourages them to become soft and cowardly in time of war; and such softness cannot exist in a community where there is to be economic equality. But the Messenger (pbuh) did not carry the idea of hard living to the point of neglecting and overlooking one's dress. Jabir told this story of him. The Messenger of Allah came to visit us once, and seeing a dishevelled man with untidy hair he said, "Could this fellow find nothing to keep his head in order?" Then, seeing a man wearing dirty clothes, he said, "Could this fellow find no way of washing his clothes?" In the same strain Abu al-Akhus al-Jashmi tells this story on the authority of his father. The Prophet once saw me wearing old cloths, and said, "Have you any property?" I said, "Yes." He asked, "Where did you get your property?" and I said, "From all that Allah has given me in the way of sheep and camels." He said, "Then, since Allah has given you property, let Him see you wearing some of the results of His favor and honor."

We have already noticed Allah's commandment to the sons of man, to take their adornment, and not to forbid the good things which He has permitted them. The meaning that we take from all of this is that the condition of one's environment is the criterion in this matter, and that it is the general standard of living in the community which must be the limiting factor in both luxury and privation. For when Allah granted to the Muslims the conquest of the neighboring countries, when the general wealth increased and the standard of living rose, clothes became more elaborate, and the Muslims enjoyed things that they had never known before. Yet no one reproved them for such conduct, so long as they did not exceed a reasonable limit.

We can find many illustrations of this in the conditions of our present age. For when the American working man, for example, has his radio set and his private automobile, when he may, if he is able, make a weekly excursion with his family, or visit a cinema; when these things are so, it is not luxury that the White House should be the home of the President. But when millions of a nation cannot find a mouthful of pure water to drink, it is undeniably luxury that some few people should be able to drink Vichy and Evian, imported from overseas. And when there are millions who cannot afford the simplest dwelling, who in the twentieth century have to take tin cans and reed huts as their houses; when there are those who cannot even find rags to cover their bodies, it is an impossible luxury that a mosque should cost a hundred thousand guineas, or that the Ka'aba should be covered with a ceremonial robe, embroidered with gold. And it makes no difference that it is the Ka'aba, or that it is a mosque. For it is the public who have to provide the money which is spent in this way.

From such examples it is possible to lay down limits for luxury and for privation. The conditions of our environment must be the criterion; and such conditions will generally prove a reliable guide. The general wealth of the community and the standard of living in each period and in each district will limit the incidence of luxury, by showing it up; for the social conscience seldom errs in its estimation of such things. Such is the Islamic limitation for all changing conditions and in every age.

The Poor-Tax

Now let us consider the poor-tax, which is the outstanding social pillar of Islam; a discussion of the poor-tax is the most essential part of the economic theory of Islam.

Payment of the poor-tax is a duty which is laid on property; in one aspect it is a form of worship, in another it is a social responsibility. When we remember the Islamic theory of religious and social affairs, we

may say that the poor-tax is a social responsibility with a religious significance. Hence it is called *zakat*, which means purification and growth. It is a purification of the conscience and of the moral sense, because it means paying the ordained due. It is a purification of the soul and the heart from the natural instinct of avarice, and from the disposition to love wealth; for money is powerful, and possession is an enviable thing, so that when a man can give away his money generously to others, he cannot but be purified, and elevated, and improved. And it is a purification of property itself, because it means paying what is due on the property after which its possession is legal. Again, because there is a religious significance in the poor-tax, it is a mark of the sympathetic understanding of Islam that protected people who are "scripturaries" are not required to pay it; instead of it they pay a land-tax, so that they may contribute to the general expenditure of the state, without being liable to a religious duty which is specifically Islamic.

The poor-tax is a right which the community claims from the individual, either to guarantee a competence to some of its members, or to provide some little enjoyment over and above a bare livelihood. For this reason Islam decrees this contribution, in accordance with its general principle, "In order that property may not be passed around between the rich among you." In other words, Islam disapproves of people being in poverty and need; it decrees that every man earn his living by his own work so long as he can, but that he receive his share from the public monies when for any reason he is unable to work.

Islam disapproves of people being in poverty or need, because it wishes to preserve them from the material cares of life and give them leisure for better things for things which are more suitable to human nature, and to that special nobility with which Allah has endowed the sons of man. "We have given nobility to the sons of man, and have carried them by land and sea; We have given them provision of good things, and

have given them great preference over many of the things which We have created."

And indeed He has given men a nobility through their minds and their emotions, and through their spiritual yearnings for what is higher than mere physical needs. But when men have only the bare necessities of life, they cannot gain any respite from labor in which to satisfy these spiritual yearnings or these intellectual capacities; then they have been robbed of their nobility, and are reduced to the level of animals. More than that, even. Even animals generally find their food and drink, and some animals can have pride and energy and cheerfulness. Some birds can sing, and can rear a brood into life, since they have a sufficiency of food and drink. But the case with man, the noblest creation of Allah, is that the material needs of food and drink keep him too busy to rise even to this level which the birds and animals achieve, much less to the level which is proper to man, to whom Allah has given nobility. And even when he has done his allotted work, he does not receive a competence; this is the disaster which makes him many degrees lower than the state which Allah purposed for him; this is the disaster which also ruins the community in which such a man lives. For such must be a degraded community, which does not ratify the nobility which Allah has given, and which by that fact is disobedient to the will of Allah.

Man is the vicar of Allah in His world; He appointed him as such to encourage life in the earth, to elevate it, and to make it a beautiful and pleasant thing; He appointed him to have the enjoyment of its beauty and loveliness, and to give thanks to Allah for His favors. But man can never achieve any of this so long as his life must be spent in the pursuit of his daily bread—even if through this pursuit he gains a sufficiency. How, then, can he fare if he has to spend his life in labor, and cannot even then earn a sufficiency?

Islam disapproves also of the existence of class distinctions in a community where some live on a standard of luxury, and others on a standard of hardship; it disapproves even more of hardship becoming privation and hunger and nakedness. Such a community cannot be truly Muslim; for the Messenger says, "He does not believe in me who sleeps full-fed while his neighbor is hungry and he knows it." Or again, "Not one of you will be a Believer until he loves his brother as himself." Islam disapproves of such class distinctions because of the rancors and hatreds which lie behind them, sapping the very foundations of society; because they contain elements of selfishness and covetousness and harshness which will corrupt the soul and the conscience; and because they compel the poor either to steal and rob, or to humble themselves and to sell their honor and their nobility. All these are degrading things, from which Islam would deliver a community.

For all these reasons the poor-tax is prescribed as a compulsory duty on property; it is as much the right of those who receive it as it is the duty of those who pay it. Islam lays down a statutory level of property, and all who are above that level must pay the tax. This means that the most that a man can have and still be exempt is four ounces of gold, which is equivalent to twelve guineas in current money, or twenty-five ounces of silver, which is equivalent to six guineas. The computation of this must be over and above a man's living expenses, and must also be over and above any debt or obligation. This is essential, because no man must be called on to pay the poor-tax when he is in fact eligible to claim from it. Crops and fruits are estimated and assessed at the time of harvesting, and come under the heading of merchandise, being valued in gold or silver. The case of livestock is governed by specific percentages which are equivalent in monetary terms to one fortieth of their face value.

Those who may claim from the poor-tax as laid down in the Qur'an are as follows:

First, the poor. That is, those who possess less than the statutory amount, or those who have that amount but are overburdened with debt. It is held that such people do possess something, but that is very little, whereas Islam holds that everyone should have a competence and something more, so that as far as possible all may enjoy some of the good things of life.

Second, the destitute. That is, those who possess nothing at all. By the nature of their case they are more worthy recipients than the poor. But my persona opinion is that the poor are mentioned before the destitute in the Qur'anic verse because the little that the poor do possess is not nearly enough, and therefore they are on a level with the destitute. For the aim of Islam is not merely a bare material living, but something in advance of that, as we have seen.

Third, those employed on the tax itself. That is, those who collect it. These, even though they may be rich, are given a proportion of the proceeds. This is the salary attaching to their position and hence it must come under the heading of labor and pay, rather than under that of need and its remedy.

Fourth, those who are converted. That is, those who have recently entered Islam. Here the purpose is to strengthen their convictions, and to rescue the from their enemies. But this practice has fallen into desuetude since Allah gave strength to Islam after the Wars of Apostasy⁴¹ in the days of Abu Bakr, and Islam has never since then known the need of making converts by means of money. None the less, such persons are mentioed in the text of this verse from the Qur'an and Abu Bakr saw nothing wrong with such a practice. So we may bear this example in mind, and use it if need arise.

Fifth, slaves. That is, slaves to be ransomed. These desire to regain their freedom in exchange for a sum of money which has been

arranged with their owners, in order to facilitate that freedom. This practice also has now disappeared, owing to the circumstances of our time.

Sixth, debtors. That is, those whose wealth is submerged by debt. This holds so long as such debt is not sinful, and so long as luxury or some similar thing is not the cause of it. To give to bona fide debtors out of the poor-tax is just, because it means the cancellation of their debts; it means that they are freed from their burden, and are helped towards a more ample form of life.

Seventh, in the way of Allah. This is a universal outlet for wealth, the conditions of which must be dictated by circumstance. It entails equipping a crusade, caring for the sick, teaching the ignorant, and performing all the other tasks of which the Muslim community stands in need. Expenditure under this head covers all social work in every country and under all conditions.

Eighth, the wayfarer. That is, one who carries no money, and who has nothing to spend. Such cases today are refugees in time of war, of raiding, or of persecution, who have had to leave their money behind them, and who have no way of recovering it.

These classifications, both private and public, cover all the aspects of social need in life. Islam assigns to these groups a share of the poor-tax — but only after they have exhausted their private means of support. Islam is insistent on the nobility of human nature; yet despite this, it gives allocations from the poor-tax as a right, and not as a gift or favor; for it is still mindful that "A generous hand is better than a stingy hand." But inevitably the giver confers a favor, and recipient accepts a favor. Hence Islam insists that men cannot dispense with the method of work, and hence it lays on the community the prime responsibility of providing work for each of its individual members. Once a beggar came to the

Prophet (pbuh) for charity; the Prophet (pbuh) gave him a small coin and bade him buy a rope to use for collecting firewood, so that he could live by the work of his own hands. And as he gave it he said: "It is better for one of you to get a rope and collect firewood, carrying it on his back and selling it than to beg from the people, who may give to you or may refuse you."

Such assistance from the poor-tax is the ultimate social benefit, and constitutes a guarantee for the man who is without resources; such a man may have exhausted his powers and got no return; or he may have got a return which is under the subsistence level; or he may have gained a bare subsistence. In this matter Islam has a synthesis of two points of insistence; one that every individual shall work as far as he can, and shall not rely on social assistance while remaining idle himself; and second, that the needy must be helped in order to avoid destitution, in order to relieve him of the weight of necessity and the pressure of need, and in order to set him free for a nobler form of life.

Other Statutory Taxes

But the poor-tax is not the only duty on property.

We must here look at the almost general agreement among those who discuss the poor-tax in these times that it represents the extreme limit of the demands which Islam can regularly make on capital. For this reason we must examine this agreement to which the professional theologians have come.

For in fact the poor-tax is the lowest limit of the statutory duties on property, and it stands alone only when society does not require any additional income. But when the poor-tax is not enough, Islam need not feel that its hands are tied; on the contrary, it gives to the head of the administration wide powers to assign levies on capital — that is to say,

forced contributions from capital at a reasonable rate — subject always to the permanent limitations of its own welfare.

The subject of “public interest” and of “blocking of means,” is a broad subject; it includes the care of all the aspects of communal welfare, and it guarantees the prevention of all want, in any form.

And we shall see that the occurrence of the problem in the history of Islam has provided examples in this field, as the community has from time to time felt the need. For the basic principle on which it rests is flexible enough to embrace all states and conditions.

*The above material has been adapted from Syed Qutb's *Social Justice in Islam*, New York: Octagan Books, 1980. PP. 100-138.

